

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Utah

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Debtors

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	770,000.00		
B - Personal Property	Yes	6	56,627.80		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		851,646.38	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		199,642.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			9,630.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,630.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			826,627.80		
Total Liabilities				1,051,288.60	

**United States Bankruptcy Court
District of Utah**

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residential real property located at 4669 Wallace Lane, Salt Lake City UT 84117; market value based on debtor's estimate in consideration of county tax valuation	Joint tenancy with rights of survivorship	J	300,000.00	332,328.38
Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (based on recent verbal offer received by debtor's; county tax assessor's estimate of value = \$396,800, which debtor's believe is overstated in this market)	Joint tenancy with rights of survivorship	J	368,000.00	358,943.00
Investment real property located at 213 Jackson Avenue, Ogden, UT 84404	Fee simple absolute	H	100,000.00	100,499.00
Camperworld timeshare	Joint tenancy with rights of survivorship	J	2,000.00	2,200.00

Sub-Total > **770,000.00** (Total of this page)

Total > **770,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase checking account no. xxxxx1909 (\$12 estimated balance)	J	Unknown
		America First Credit Union savings account no. xxxx8107 (\$26 estimated balance)	W	Unknown
		America First Credit Union checking account no. xxxx8107 (\$158 estimated balance)	W	Unknown
		Mountain America Credit Union savings account no. xxxxxx4452 (\$26 estimated balance)	H	Unknown
		Salt Lake Credit Union savings account no. xx452 (\$26 estimated balance)	H	Unknown
		ING Direct savings account no. xxxx4040 (\$13 estimated balance)	H	Unknown
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Washer (\$50), dryer (\$50), refrigerator (\$200), freezer (\$25), stove (\$150), microwave oven (\$25)	J	500.00
		Beds and bedding (\$75)	J	75.00
		Carpets in use	J	100.00
		Food and other provisions for 12 months (\$200)	J	200.00

Sub-Total > **875.00**
(Total of this page)

5 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2 couches (\$50), loveseat (\$20), 3 barstools (\$3), recliner (\$20), hutch (\$50), 4 dressers (\$60), storage cabinet (\$25), 4 plastic and 1 metal units of movable shelving (\$12), desk in poor condition (\$1), 4 small end tables in poor condition (\$4), 5 lamps in poor condition (\$5), 3 televisions (\$65), 2 radios (\$1), toaster (\$1), blender (\$1), waffle iron (\$1), iron (\$1), cookware (\$15), kitchen utensils (\$10), flatware (\$5), dishes (\$20), cups and glasses (\$5), knick knacks (\$25), plants (\$5), vacuum cleaner (\$1), carpet cleaner (\$10), humidifier (\$3), telephone (\$5), 1 fan (\$1), framed mirror (\$5)	J	430.00
		Coffee/tea maker (\$10)	W	10.00
		Patio furniture (\$75), barbeque grill (\$50)	J	125.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Artwork depicting/produced by self/family	J	10.00
		16 framed prints/paintings of varying size	J	160.00
		Books (\$25), music CDs (\$5), videos/DVDs (\$10)	J	40.00
		Coin collection	H	300.00
		2 1989 violins in poor condition	W	20.00
6. Wearing apparel.		Clothing and shoes for two persons	J	100.00
7. Furs and jewelry.		Diamond anniversary band (\$100), CZ & diamond wedding ring (\$25)	W	125.00
		Costume jewelry	W	40.00
8. Firearms and sports, photographic, and other hobby equipment.		5 cameras (\$120), camcorder (\$20), 2 bicycles in need of repair (\$20)	J	180.00
		Fishing gear (\$20), hockey skates (\$5)	H	25.00
		Golf clubs (\$25)	W	25.00
		Marlin .22 model 60 gun (\$75), Sears .22 model 25 gun (\$25)	H	100.00
		Camping equipment: chairs, table, stove, coolers, etc.	J	50.00

Sub-Total > **1,740.00**
(Total of this page)

Sheet 1 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy policy no. xxx8939	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in Big West Rock & Wildflower, Inc., the assets of which are: Chase checking account no. xxxxxx0876 (\$150 estimated balance) and a Mountain America Credit Union account no. 3954332 (\$150 estimated balance)	H	300.00
		20% interest in Delicious Designs, Inc., the assets of which are: inventory of clothing and purses (\$2,500), credit card machine (\$200), folding tables nad stools (\$25), display items: racks and hangers (\$100), storage containers (\$30), miscellaneous decorative items (\$15), heat press (\$200), Chase checking account no. xxxxxx6191 (\$14 estimated balance) and cash of \$700.	W	142.80
		Sole proprietorship, assets are Scentsy inventory	W	100.00
		Sole proprietorship NU SKIN (no assets)	W	0.00
		Sole proprietorship Efusjon (energy drink) inventory \$50	H	50.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

Sub-Total > **592.80**
(Total of this page)

Sheet 2 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
16. Accounts receivable.		Rent owed from former tenants of 5295 Holladay Blvd., Salt Lake City, UT 84117; probably uncollectable	J	Unknown
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Anticipated year 2009 tax refunds	J	Unknown
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Montana Moutaineer 319HB travel trailer VIN 4YDF319217M730544	J	22,000.00

Sub-Total > **22,000.00**
(Total of this page)

Sheet 3 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2004 Mercury Mountaineer VIN 4M2DU86WX4ZJ41721	H	9,500.00
		2005 Ford F-350 Super Duty VIN 1FTWW31P95ED38285 (milage 60,000) (value based on debtor's estimate after consulting NADA rough trade in and local market)	J	18,000.00
		2000 Commercial load trailer VNI 4ZECF2023Y1135967	H	1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer purchased in 2008 (\$100), 2 printers (1 color and 1 black & white; \$50)	J	150.00
		Laptop in poor condition	W	20.00
		External hard drive	W	10.00
29. Machinery, fixtures, equipment, and supplies used in business.		Dewalt 18v drill-saw combo (\$100), 7" Worm drive skil saw (\$40), Ryobi portable table saw (\$30), Craftsman 10" table saw (\$90), Rigid 15" planer (\$150), Makita breaker 40# (\$150), Porter cable fence nailer (broken; \$5), Porter cable sawzall (\$25), Porter cable 31/2" framer nailer (\$40), mechanics hand tools (wrenches, sockets, etc.; \$200), Craftsman 3500w generator (\$100), 2 Honda 2000 generators (\$600), Milwaukee hammer drill (\$25), Poulan chainsaw and parts (\$90), rigid chopsaw (\$150), Craftsman portable router and table (\$75), miscellaneous tools (hammers, stapler, rivet gun, shovels, rakes, hand tools, etc.; \$175), Hitachi pancake compressor (\$100), Exmark mower (\$200), blower & trimmer (\$50), 12" Honda tiller (\$100), old 2 stage toro snowblower (\$30), old toro mower (\$40), folding sawhorses (\$25), concrete mixer (\$50), 2 extension ladders (\$50): TOTAL \$2,690	J	2,690.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
			Sub-Total >	31,370.00
			(Total of this page)	

Sheet 4 of 5 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		1 water share of the Upper Canal Water Co. that is not alienable without water company approval, which is unlikely since it can only be sold to people on same line as 5295 Holladay Boulevard, Holladay, UT 84117	J	0.00
		2 cellular phones, 1 non-operating cellular phone	J	25.00
		Holiday decorations	J	25.00
		1 water share of the Holiday Water Co. that is appertinent to the residential real property and cannot be sold	J	0.00

Sub-Total > **50.00**
(Total of this page)
Total > **56,627.80**

Sheet 5 of 5 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (based on recent verbal offer received by debtor's; county tax assessor's estimate of value = \$396,800, which debtor's believe is overstated in this market)	Utah Code Ann. § 78B-5-503(2)	9,057.00	368,000.00
Household Goods and Furnishings			
Washer (\$50), dryer (\$50), refrigerator (\$200), freezer (\$25), stove (\$150), microwave oven (\$25)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	500.00	500.00
Beds and bedding (\$75)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	75.00	75.00
Carpets in use	Utah Code Ann. § 78B-5-505(1)(a)(viii)(B)	100.00	100.00
Food and other provisions for 12 months (\$200)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(C)	200.00	200.00
2 couches (\$50), loveseat (\$20), 3 barstools (\$3), recliner (\$20), hutch (\$50), 4 dressers (\$60), storage cabinet (\$25), 4 plastic and 1 metal units of movable shelving (\$12), desk in poor condition (\$1), 4 small end tables in poor condition (\$4), 5 lamps in poor condition (\$5), 3 televisions (\$65), 2 radios (\$1), toaster (\$1), blender (\$1), waffle iron (\$1), iron (\$1), cookware (\$15), kitchen utensils (\$10), flatware (\$5), dishes (\$20), cups and glasses (\$5), knick knacks (\$25), plants (\$5), vacuum cleaner (\$1), carpet cleaner (\$10), humidifier (\$3), telephone (\$5), 1 fan (\$1), framed mirror (\$5)	Utah Code Ann. § 78B-5-506(1)(a)	430.00	430.00
Coffee/tea maker (\$10)	Utah Code Ann. § 78B-5-506(1)(a)	10.00	10.00
Patio furniture (\$75), barbeque grill (\$50)	Utah Code Ann. § 78B-5-506(1)(a)	125.00	125.00
Books, Pictures and Other Art Objects; Collectibles			
Artwork depicting/produced by self/family	Utah Code Ann. § 78B-5-505(1)(a)(ix)	10.00	10.00
Books (\$25), music CDs (\$5), videos/DVDs (\$10)	Utah Code Ann. § 78B-5-506(1)(c)	40.00	40.00
2 1989 violins in poor condition	Utah Code Ann. § 78B-5-506(1)(c)	20.00	20.00
Wearing Apparel			
Clothing and shoes for two persons	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	100.00	100.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u>			
Diamond anniversary band (\$100), CZ & diamond wedding ring (\$25)	Utah Code Ann. § 78B-5-506(1)(d)	125.00	125.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2005 Ford F-350 Super Duty VIN 1FTWW31P95ED38285 (milage 60,000) (value based on debtor's estimate after consulting NADA rough trade in and local market)	Utah Code Ann. § 78B-5-506(3)	1,339.00	18,000.00
2000 Commercial load trailer VNI 4ZECF2023Y1135967	Utah Code Ann. § 78B-5-506(2)	1,000.00	1,000.00
<u>Office Equipment, Furnishings and Supplies</u>			
Computer purchased in 2008 (\$100), 2 printers (1 color and 1 black & white; \$50)	Utah Code Ann. § 78B-5-506(2)	150.00	150.00
Laptop in poor condition	Utah Code Ann. § 78B-5-506(2)	20.00	20.00
External hard drive	Utah Code Ann. § 78B-5-506(2)	10.00	10.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Dewalt 18v drill-saw combo (\$100), 7" Worm drive skil saw (\$40), Ryobi portable table saw (\$30), Craftsman 10" table saw (\$90), Rigid 15" planer (\$150), Makita breaker 40# (\$150), Porter cable fence nailer (broken; \$5), Porter cable sawzall (\$25), Porter cable 3 1/2" framer nailer (\$40), mechanics hand tools (wrenches, sockets, etc.; \$200), Craftsman 3500w generator (\$100, 2 Honda 2000 generators (\$600), Milwaukee hammer drill (\$25), Poulan chainsaw and parts (\$90), rigid chopsaw (\$150), Craftsman portable router and table (\$75), miscellaneous tools (hammers, stapler, rivet gun, shovels, ranks, hand tools, etc.; \$175), Hitachi pancake compressor (\$100), Exmark mower (\$200), blower & trimmer (\$50), 12" Honda tiller (\$100), old 2 stage toro snowblower (\$30), old toro mower (\$40), folding sawhorses (\$25), concrete mixer (\$50), 2 extension ladders (\$50): TOTAL \$2,690	Utah Code Ann. § 78B-5-506(2)	2,690.00	2,690.00

B6D (Official Form 6D) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx3076								
Bank of America Home Loans PO Box 5170 Simi Valley, CA 93062-5170		H	June 2003 Business debt: Trust deed Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (based on recent verbal offer received by debtor's; county tax assessor's estimate of value = \$396,800, which debtor's believe is overstated in					
			Value \$ 368,000.00				186,552.00	0.00
Account No. xxxxx8592								
Bank of the West PO Box 4002 Concord, CA 94524-4002		W	August 2006 Consumer debt: Recreational merchandise loan 2007 Montana Moutaineer 319HB travel trailer VIN 4YDF319217M730544					
			Value \$ 22,000.00				25,260.00	3,260.00
Account No. xxxxx0545								
Bank of the West PO Box 4002 Concord, CA 94524-4002		J	June 2005 Business debt: Auto loan 2005 Ford F-350 Super Duty VIN 1FTWW31P95ED38285 (milage 60,000) (value based on debtor's estimate after consulting NADA rough trade in and local market)					
			Value \$ 18,000.00				18,661.00	661.00
Account No. IJP9396								
Camperworld Trust 4055 South 700 East Suite 101 Salt Lake City, UT 84107		J	2009 Consumer debt: Maintenance dues Camperworld timeshare					
			Value \$ 2,000.00				2,200.00	200.00
Subtotal (Total of this page)							232,673.00	4,121.00

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxx2112			November 2008					
Chase Home Finance PO Box 24696 Columbus, OH 43224-0696		W	Consumer debt: Trust Deed Residential real property located at 4669 Wallace Lane, Salt Lake City UT 84117; market value based on debtor's estimate in consideration of county tax valuation					
			Value \$ 300,000.00				332,328.38	32,328.38
Account No. xxxxxxxxx2164			April 2006					
Chase-Washington Mutual PO Box 100576 Florence, SC 29502-0576		H	Business debt: 2nd Trust Deed Investment real property located at 213 Jackson Avenue, Ogden, UT 84404					
			Value \$ 100,000.00				20,160.00	499.00
Account No. xxxxxx6963			April 2006					
GMAC Mortgage PO Box 780 Waterloo, IA 50704-0780		H	Business debt: Trust Deed Investment real property located at 213 Jackson Avenue, Ogden, UT 84404					
			Value \$ 100,000.00				80,339.00	0.00
Account No. xxxxxxx0600			June 2005					
Mountain America Credit Union 660 South 200 East Salt Lake City, UT 84111		J	Consumer debt: Auto loan 2004 Mercury Mountaineer VIN 4M2DU86WX4ZJ41721					
			Value \$ 9,500.00				13,755.00	4,255.00
Account No. xxxxxxxxxxxxxx0001			September 2006					
Wells Fargo Bank NA PO Box 4233 Portland, OR 97208-4233		H	Business debt: 2nd Trust Deed/Home Equity Line of Credit Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (based on recent verbal offer received by debtor's; county tax assessor's estimate of value = \$396,800,					
			Value \$ 368,000.00				172,391.00	0.00
Subtotal							618,973.38	37,082.38
(Total of this page)								
Total							851,646.38	41,203.38
(Report on Summary of Schedules)								

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6E (Official Form 6E) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-6240			N/A					
Internal Revenue Service Attn Special Procedures, Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111		J	NOTICE ONLY				0.00	
							0.00	0.00
Account No. xxx-xx-6240			N/A					
Utah State Tax Commission Attn Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134		J	NOTICE ONLY				0.00	
							0.00	0.00
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

0.00	0.00
0.00	0.00

B6F (Official Form 6F) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-2429 AT&T Universal Card PO Box 6500 Sioux Falls, SD 57117-6500		December 2000 Consumer debt: Credit card				7,574.00
Account No. xxxxxxxxxx7785 Aurora Loan Services 10350 Park Meadows Drive Street Littleton, CO 80124		N/A NOTICE ONLY				0.00
Account No. xxxxxxxxxx1452 Bank of America PO Box 15027 Wilmington, DE 19850-5027		September 2007 Business debt: Line of credit				40,397.00
Account No. 6505 Bank of America PO Box 15019 Wilmington, DE 19886-5019		May 2004 Consumer debt: Credit card				3,982.00
Subtotal (Total of this page)						51,953.00

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-1279 Bank of America PO Box 15019 Wilmington, DE 19886-5019	H	November 2001 Business debt: Credit card				3,940.00
Account No. xxxx-xxxx-xxxx-0737 Chase 800 Brooksedge Blvd. Westerville, OH 43081	W	March 2005 Consumer debt: Credit card				11,521.29
Account No. xxxx-xxxx-xxxx-2493 Chase 800 Brooksedge Blvd. Westerville, OH 43081	H	December 2005 Business debt: Credit card				9,439.00
Account No. xxxxxxxx8634 Citi PO Box 6241 Sioux Falls, SD 57117	W	April 1998 Consumer debt: Credit card				9,937.00
Account No. xxx1635 DirecTV PO Box 78626 Phoenix, AZ 85062	H	2009 Consumer debt: Cancelled television utility			X	0.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 34,837.29

B6F (Official Form 6F) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xxxx0860 Intermountain Medical Center Remittance Processing PO Box 410400 Salt Lake City, UT 84141-0400	W	May 2009 Consumer debt: Medical services				518.91
Account No. None Linda Fleischer 10811 Tahoe Way South Jordan, UT 84095	J	2007 80% business debt; 20% consumer debt: Personal loan				75,000.00
Account No. xxx-xx-6240 Qwest PO Box 31851 Salt Lake City, UT 84131-0851	J	Unknown Direct TV collection		X	X	Unknown
Account No. xxxxxxxxxxxxxxxxxxxx0806 Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500	J	August 2004 Consumer debt: Student loan				5,462.00
Account No. xxxx-xxxx-xxxx-4135 Sears/CBSD 8725 W. Sahara Ave. The Lakes, NV 89163-7802	H	September 1996 Business debt 50% and Consumer debt: 50%: Credit card				8,756.02
Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 89,736.93

B6F (Official Form 6F) (12/07) - Cont.

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx8414 Specialized Loan Servicing, LLC 8742 Lucent Blvd. Suite 300 Littleton, CO 80129		January 2007 Business debt: Deficiency balance on 2nd mortgage for short sold property located at 11144 South Sunup Way, South Jordan, UT 84095				9,500.00
Account No. xxxx-xxxx-xxxx-5068 Target National Bank PO Box 59317 Minneapolis, MN 55459		May 2002 Business debt: Credit card				4,135.00
Account No. xxxx-xxxx-xxxx-7412 World's Foremost Bank/Cabela's PO Box 82609 Lincoln, NE 68501-2609		September 2002 Business debt 50% and Consumer debt 50%: Credit card				9,480.00
Account No.						
Account No.						
Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 23,115.00
(Report on Summary of Schedules)						Total 199,642.22

B6G (Official Form 6G) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Steve & Traci Jones 213 Jackson Avenue Ogden, UT 84404	Month-to-month lease with above-named parties as tenants of debtor's investment real property located at 213 Jackson Avenue, Ogden, UT 84404 (monthly rent is \$1,000 per month)

B6H (Official Form 6H) (12/07)

In re **Christopher Joseph Hendry,
Kimberly Fleischer Hendry**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Christopher Joseph Hendry**
Kimberly Fleischer Hendry

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Child Child Child	AGE(S): minor minor minor
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Big West Rock & Wildflower, Inc.	Castle & Cooke Mortgage, LLC
How long employed	14 years	5 months
Address of Employer	5295 Holladay Boulevard Holladay, UT 84117	10900 Wilshire Boulevard, #1600 Los Angeles, CA 90024

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): _____

12. Pension or retirement income

13. Other monthly income

(Specify): _____

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Her income is predicated on an average over the last 6 months because this is a more accurate average monthly statement of her earnings.

B6J (Official Form 6J) (12/07)

In re **Christopher Joseph Hendry**
Kimberly Fleischer Hendry

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,238.00
a. Are real estate taxes included? Yes <u>X</u> No ____		
b. Is property insurance included? Yes <u>X</u> No ____		
2. Utilities:	\$	170.00
a. Electricity and heating fuel	\$	60.00
b. Water and sewer	\$	50.00
c. Telephone	\$	298.00
d. Other <u>See Detailed Expense Attachment</u>	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	1,000.00
4. Food	\$	200.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$	123.00
7. Medical and dental expenses	\$	490.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	45.00
c. Health	\$	0.00
d. Auto	\$	141.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	1,230.00
b. Other <u>Student loan</u>	\$	78.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	1,362.00
17. Other <u>See Detailed Expense Attachment</u>	\$	1,785.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	9,630.00
----	-----------------

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	9,630.00
b. Average monthly expenses from Line 18 above	\$	9,630.00
c. Monthly net income (a. minus b.)	\$	0.00

B6J (Official Form 6J) (12/07)

In re **Christopher Joseph Hendry**
Kimberly Fleischer Hendry

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cellular phone	\$	205.00
Internet	\$	50.00
Cable/satellite television	\$	30.00
Utility tax	\$	13.00
Total Other Utility Expenditures	\$	298.00

Other Expenditures:

Personal care	\$	178.00
Children's sports and travel	\$	486.00
Preschool for minor child	\$	413.00
Ms. Hendy's marketing, licensing, postage, supplies	\$	708.00
Total Other Expenditures	\$	1,785.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Utah**

In re **Christopher Joseph Hendry
Kimberly Fleischer Hendry**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 27, 2009

Signature /s/ Christopher Joseph Hendry
Christopher Joseph Hendry
Debtor

Date August 27, 2009

Signature /s/ Kimberly Fleischer Hendry
Kimberly Fleischer Hendry
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court District of Utah

In re **Christopher Joseph Hendry
Kimberly Fleischer Hendry**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	Year 2007 husband's gross income from Big West Rock & Wildflower, Inc. (loss)
\$87,163.35	Year 2007 wife's gross income from employment with One on One Mortgage Services (\$87,163.35)
\$75,075.00	Year 2007 JOINT gross income from rental properties (\$63,524 gross rents received; \$76,227 expenses: net loss), capital gains from sale of property located at 1174 North 100 West, Layton, UT 84041 (\$11,551)
\$14,807.00	Year 2008 husband's gross income from real estate sales sole proprietorship (\$1,200 gross, \$2,360 expenses: net loss); Big West Rock & Wildflower, Inc. nonpassive K-1 income (\$13,607)

AMOUNT	SOURCE
\$111,402.21	Year 2008 wife's gross income from employment with One on One Mortgage Services (\$109,513.21); Scentsy distributor income (\$580 gross, \$672 expenses: net loss); other multilevel businesses sole proprietorship income (\$1,309 gross, \$1,106 expenses: \$203 net income); Delicious Designs (loss)
\$19,616.00	Year 2008 JOINT gross income from rental properties (\$19,616 gross rents received; \$79,056 expenses: net loss), capital gains from sale of rental home (loss)
\$12,277.27	Year 2009 husband's YTD (January 1 to August 27, 2009) gross income from employment with Denver Regional Census Center (\$5,158.40; last check received June 24, 2009); Big West Rock & Wildflower, Inc. (\$7,118.87 gross income; \$3,870.62 expenses)
\$85,871.07	Year 2009 wife's YTD (January 1 to August 27, 2009) gross income from employment with One on One Mortgage Services (\$34,247.14; last pay check received April 16, 2009); Castle & Cooke Mortgage, LLC (\$51,623.93)
\$25,393.12	Year 2009 JOINT YTD (January 1 to August 27, 2009) rental income (\$14,800 total rents received); gross income from Scentsy distributorship (\$992.93 gross; \$386.96 expenses); E-fusion distributorship (\$9,470.69 gross; \$3,568.62 expenses); NuSkin distributorship (\$129.50 gross; \$1,346.14 expenses)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Chase Home Finance PO B ox 24696 Columbus, OH 43224-0696	4 monthly mortgage payments (\$2,238.04 each) on May 31, 2009, June 29, 2009, August 18, 2009, and August 25, 2009	\$8,952.16	\$332,328.38

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Bank of America Home Loans PO Box 5170 Simi Valley, CA 93062-5170	Notice of default and election to sell filed June 10, 2009	Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (\$368,000.00 estimated value)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Law Office of Paul Toscano, P.C. Newhouse Building, Suite 614 10 Exchange Place Salt Lake City, UT 84111	July 23, 2009 (\$700); August 10, 2009 (\$800)	\$1,500.00: \$1,201.00 attorney's fees, \$299.00 court filing fees
Granite Lake Educational Resources 15106 Granite Lake Road Cheney, WA 99004	August 24, 2009	\$50

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
R. Horlacher 11144 S. Sunup Way South Jordan, UT 84095 None	August 11, 2008	Short sale of real property located at 11144 South Sunup Way, South Jordan, UT 84095 for contract sales price of \$375,000; the debtors received no proceeds from this sale

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Joint Debtor Kimberly Fleischer Hendry 4669 Wallace Lane Salt Lake City, UT 84117 Joint Debtor	December 6, 2007	Refinance on real property located at 4669 Wallace Lane, Salt Lake City UT 84117, from which debtors recieved cash proceeds of \$64,568.20, which amount was partially used to make mortgage payments for property located at 11144 South Sunup Way, South Jordan, UT 84095, balance used for ordinary living expenses and debt servicing
Joint Debtor Kimberly Fleischer Hendry 4669 Wallace Lane Salt Lake City, UT 84117 Joint Debtor	December 3, 2008	Refinance on real property located at 4669 Wallace Lane, Salt Lake City UT 84117, from which debtors recieved cash proceeds of \$2,099.87, entire amount was used to pay mortgage payment on residence (4669 Wallace Lane, Salt Lake City UT 84117)
Debtor Christopher Joseph Hendry 4669 Wallace Lane Salt Lake City, UT 84117 Debtor	August 27, 2009	Transfer from Joint Debtor Kimberly Fleishcer Hendry to Debtor Christopher Joseph Hendry of 50% of her 100% interest in residential real property located at 4669 Wallace Lane, Salt Lake City UT 84117, to be held as joint tenants

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
America First Credit Union P.O. Box 9199 Ogden, UT 84409-0199	CD account no. xxxx8107 (\$1,080.90)	July 28, 2009 (\$1,080.90 balance transferred to Debtors' America First Credit Union checking account)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
ING Direct PO Box 60 Saint Cloud, MN 56302	Closure of 3 CD accounts in Mr. Hendry's name (account nos. 5158, 6670, 5072; combined \$1,162.58 at closing)	February 2009 (combined \$1,162.58 at closing transferred to Debtor's Washignton Mutual checking account no. 0876)
ING Direct PO Box 60 Saint Cloud, MN 56302	Closure of 4 savings accounts and 1 CD account in Ms. Hendry's name (account nos. 0364, 5079, 5088, 5163; combined \$1064 estimated balance at closing)	April 2009 (combined \$1,064 estimated balance at closing transferred to Debtor's Chase checking account no. 1909)
Wells Fargo Bank P.O. Box 3696 Portland, OR 97208	Wells Fargo checking account no. xxxxxx4781 (\$25 estimated balance)	\$50 August 24, 2009, funds transferred into Chase bank account.
Wells Fargo Bank P.O. Box 3696 Portland, OR 97208	Wells Fargo savings account no. xxx-xxx4898 (\$50 estimated balance)	\$375.01 (August 24, 2009), \$260 used to pay Bank of West trailer payment, and the balance transferred into Chase account.

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtors' 3 minor children 4669 Wallace Lane Salt Lake City, UT 84117	Beds and bedding, furniture, clothing, books, videos, toys, games, bicycles, sports equipment, swingset, televisions and personal electronics, miscellaneous personal effects 4 GB iPod, 2 small iPods, 2 iPod portable docking stations, video games (\$1,550 estimated value)	4669 Wallace Lane, Salt Lake City UT 84117

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
5295 Holladay Blvd., Holladay, UT 84117

NAME USED
**Christoper Joseph Hendry & Kimberly
 Fleischer Hendry**

DATES OF OCCUPANCY
June 2003 to June 2008

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
 GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Big West Rock & Wildflower, Inc.	87-0545918	4669 Wallace Lane Salt Lake City, UT 84117	Mr. Hendry's "S" Corporation; general contractor	September 1, 1995 to present
Christopher Hendry sole proprietorship	xxx-xx-6240	4669 Wallace Lane Salt Lake City, UT 84117	Distributor/contractor for E-fusjon (April 2009 to present)	August 2008 to present
Delicious Designs, Inc.	26-3457212	3935 Prospector Drive Salt Lake City, UT 84121-4606	Utah "S" Corporation. Clothing company; Ms. Hendry has a 20% ownership interest in this business	September 2008 to present
Kimberly F. Hendry sole proprietorship	xxx-xx-1168	4669 Wallace Lane Salt Lake City, UT 84117	Distributor/contractor for Scentsy (September 2008 to present), NuSkin (March 2009 to present)	August 2008 to present
REMI Group Inc.	20-4204575	5295 Holladay Blvd. Salt Lake City, UT 84117	Utah "S" Corporation; mortgage business while Ms. Hendry was licensed at Citywide Mortgage	January 2006 to June 2006 (ceased operations)
Platinum Lending Group, Inc.	20-3330571	4001 South 700 East Salt Lake City, UT 84107	Utah "S" Corporation; Ms. Hendry was a 50% partner in this company while she was licensed at Citywide Mortgage	August 2005 to January 2006 (when Ms. Hendry left the company, her partner continued operating)
Kimberly F. Hendry sole proprietorship	xxx-xx-1168	4669 Wallace Lane Salt Lake City, UT 84117	Mortgage consultant: 1099 contractor	August 2002 to August 2005
Christopher & Kimberly Hendry	xxx-xx-6240 & xxx-xx-1168	4669 Wallace Lane Salt Lake City, UT 84117	Defacto partnership: property management of rental properties surrendered in this Chapter 7	2005 to August 26, 2009
Kimberly F Hendry sole proprietorship	xxx-xx-1168	4669 Wallace Lane Salt Lake City, UT 84117	Orovo (from August 2008 to January 2009), Ominex (from December 2008 to January 2009)	August 2008 to January 2009

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Debtors
4669 Wallace Lane
Salt Lake City, UT 84117

DATES SERVICES RENDERED

Inception to present or cessation of each business: Books and records consist of profit & loss statements, check registers, bank statements, Quickbooks files for Bigt West Rock & Wildflower, Inc., tax returns

Kristine Tanner
3935 Prospector Drive
Salt Lake City, UT 84121

Books and records for Delicious Designs, Inc. from inception to present

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

Debtors
Books and records for all businesses except Delicious Designs, Inc. and Platinum Lending Group, Inc.

ADDRESS

4669 Wallace Lane
Salt Lake City, UT 84117

Kristine Tanner
(Possession of books and records for Delicious Designs, Inc. only)

3935 Prospector Drive
Salt Lake City, UT 84121

Emily Moore
(Possession of books and records for Platinum Lending Group, Inc.)

Unknown
Herriman, UT 84096

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **August 27, 2009**

Signature **/s/ Christopher Joseph Hendry**
Christopher Joseph Hendry
Debtor

Date **August 27, 2009**

Signature **/s/ Kimberly Fleischer Hendry**
Kimberly Fleischer Hendry
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of Utah**

In re **Christopher Joseph Hendry
Kimberly Fleischer Hendry**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank of America Home Loans	Describe Property Securing Debt: Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (based on recent verbal offer received by debtor's; county tax assessor's estimate of value = \$396,800, which debtor's believe is overstated in this market)
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Bank of the West	Describe Property Securing Debt: 2007 Montana Moutaineer 319HB travel trailer VIN 4YDF319217M730544
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 3	
Creditor's Name: Bank of the West	Describe Property Securing Debt: 2005 Ford F-350 Super Duty VIN 1FTWW31P95ED38285 (milage 60,000) (value based on debtor's estimate after consulting NADA rough trade in and local market)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Camperworld Trust	Describe Property Securing Debt: Camperworld timeshare
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Chase Home Finance	Describe Property Securing Debt: Residential real property located at 4669 Wallace Lane, Salt Lake City UT 84117; market value based on debtor's estimate in consideration of county tax valuation
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtors will retain collateral and continue to pay secured creditor</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 6	
Creditor's Name: Chase-Washington Mutual	Describe Property Securing Debt: Investment real property located at 213 Jackson Avenue, Ogden, UT 84404
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: GMAC Mortgage	Describe Property Securing Debt: Investment real property located at 213 Jackson Avenue, Ogden, UT 84404
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Mountain America Credit Union	Describe Property Securing Debt: 2004 Mercury Mountaineer VIN 4M2DU86WX4ZJ41721
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 9	
Creditor's Name: Wells Fargo Bank NA	Describe Property Securing Debt: Investment/rental real property located at 5295 Holladay Blvd., Holladay, UT 84117 (based on recent verbal offer received by debtor's; county tax assessor's estimate of value = \$396,800, which debtor's believe is overstated in this market)
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Steve & Traci Jones	Describe Leased Property: Month-to-month lease with above-named parties as tenants of debtor's investment real property located at 213 Jackson Avenue, Ogden, UT 84404 (monthly rent is \$1,000 per month)	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date August 27, 2009
 Signature /s/ Christopher Joseph Hendry
 Christopher Joseph Hendry
 Debtor
Date August 27, 2009
 Signature /s/ Kimberly Fleischer Hendry
 Kimberly Fleischer Hendry
 Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Paul Toscano

Printed Name of Attorney
Address:
Newhouse Building, Suite 614
10 Exchange Place
Salt Lake City, UT 84111
(801) 359-1313
ptoscano@expresslaw.com

X **/s/ Paul Toscano** **August 27, 2009**

Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Christopher Joseph Hendry
Kimberly Fleischer Hendry

Printed Name(s) of Debtor(s)

X **/s/ Christopher Joseph Hendry** **August 27, 2009**

Signature of Debtor Date

Case No. (if known) _____

X **/s/ Kimberly Fleischer Hendry** **August 27, 2009**

Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
District of Utah**

In re **Christopher Joseph Hendry**
Kimberly Fleischer Hendry

Debtor(s)

Case No.
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VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.